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PATENT
Attorney Docket No.: 020375-021400US

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/
Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND
METHOD FOR ISSUING
NEGOTIABLE INSTRUMENTS

Customer No.: 20350

Confirmation No. 3444

Examiner: Kelly S. Campen

Technology Center/Art Unit: 3624

AMENDMENT UNDER 37 CFR 41.33 and
37 CFR 1.116

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This Amendment is proposed in order to put the claims in proper form for
consideration on appeal.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 6 of this paper.